

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kirby Smart
Geraldine Smart
Debtor(s)

Case No. 17-23723

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/09/2017.
- 2) The plan was confirmed on 12/01/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/15/2018.
- 5) The case was dismissed on 06/01/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,235.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,476.92
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$4,476.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,141.18
Court Costs	\$0.00
Trustee Expenses & Compensation	\$253.74
Other	\$52.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,446.92**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
77TH STREET DEPOT FCU	Secured	0.00	0.00	0.00	0.00	0.00
AQUA AMERICA INC	Unsecured	498.51	498.51	498.51	0.00	0.00
BECKET & LEE LLP	Unsecured	77.00	77.11	77.11	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	43.05	43.05	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	29,002.00	29,002.00	29,002.00	1,562.42	467.58
COMED LEGAL REVENUE RECOVER	Unsecured	823.00	862.34	862.34	0.00	0.00
CREDIT FIRST NA	Unsecured	559.20	559.20	559.20	0.00	0.00
HEIGHTS FINANCE	Unsecured	1,039.00	969.57	969.57	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	4,517.61	0.00	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	568.00	599.93	599.93	0.00	0.00
LVNV FUNDING	Unsecured	361.00	401.46	401.46	0.00	0.00
LVNV FUNDING	Unsecured	4,684.00	4,750.88	4,750.88	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,890.00	2,012.71	2,012.71	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	862.34	697.10	697.10	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	668.00	763.43	763.43	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,184.00	6,184.68	6,184.68	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	356.00	508.30	508.30	0.00	0.00
QUANTUM3 GROUP	Unsecured	100.00	100.65	100.65	0.00	0.00
QUANTUM3 GROUP	Unsecured	4,668.00	4,668.63	4,668.63	0.00	0.00
QUANTUM3 GROUP	Unsecured	4,714.00	4,714.04	4,714.04	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,655.00	2,655.29	2,655.29	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,665.00	1,799.72	1,799.72	0.00	0.00
QUANTUM3 GROUP	Unsecured	258.00	264.14	264.14	0.00	0.00
EFFICIENCY REPORTING	Unsecured	120.30	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Unsecured	351.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DHL	Unsecured	1,264.15	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	539.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	6,950.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	528.00	528.24	528.24	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$29,002.00	\$1,562.42	\$467.58
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,002.00	\$1,562.42	\$467.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,658.98	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,446.92</u>
Disbursements to Creditors	<u>\$2,030.00</u>

TOTAL DISBURSEMENTS : **\$4,476.92**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/01/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.